

COMPLETION



**All students deserve a clear and
affordable path to college
completion.**

Completion



At a time when higher education has never been more essential, the hard truth today is that many students who start college never finish.

Only a third of Indiana's four-year college students graduate on time and less than two-thirds finish within six years. The challenge is even greater at Indiana two-year colleges where fewer than 1 in 10 students graduate on time and fewer than 2 in 10 finish within three years. A closer look reveals even more troubling gaps in graduation rates across all Indiana campuses among low-income, first-generation and minority students.

Indiana is by no means alone in confronting a nationwide college completion challenge. But, that provides little comfort in a state that already lags behind most states in terms of education attainment. The good news is that more Hoosier students are completing college—across all demographic groups—and more are graduating on time. In the past five years (2009-2014), Indiana four-year public colleges saw an overall increase in on-time completion of approximately 7 percentage points, while two-year campuses experienced a one percentage point gain.

Despite this progress, college completion remains at the core of Indiana's higher education agenda and significant work lies ahead. To help more Hoosiers graduate, Indiana must double-down on its commitment to removing roadblocks that throw students off track and impede their path to completion. This requires a comprehensive approach that begins long before students set foot on campus and continues through to commencement with strategies that:

1. **Ensure college is affordable** for all Hoosier students by simplifying saving practices, reducing college costs and promoting student-friendly financial practices.
2. **Increase college readiness** by improving student preparation, smoothing key transitions and boosting statewide capacity to deliver quality college-prep programming.
3. **Strengthen student support** by scaling proven approaches that keep all students on track to graduate, with targeted support for at-risk and adult learners.

WHY IT MATTERS

A Student Perspective

Growing up in a low-income, single-parent home, Tonya Hall jumped at the opportunity to become a 21st Century Scholar in 7th grade. The promise of a full scholarship motivated Tonya to excel in high school and become the first in her family to go to college.

A summer bridge program at Indiana State University helped Tonya transition to college. Through the program, Tonya moved onto campus and took classes the summer before her freshman year—helping her adjust to her new surroundings and build relationships with faculty and staff. Toward the end of her freshman year, Tonya knew she wasn't happy

"College... teaches you the skills you need to be successful in life."

with her chosen major, and she relied on ISU staff to help her find a better fit and stay on track to graduate in four years.

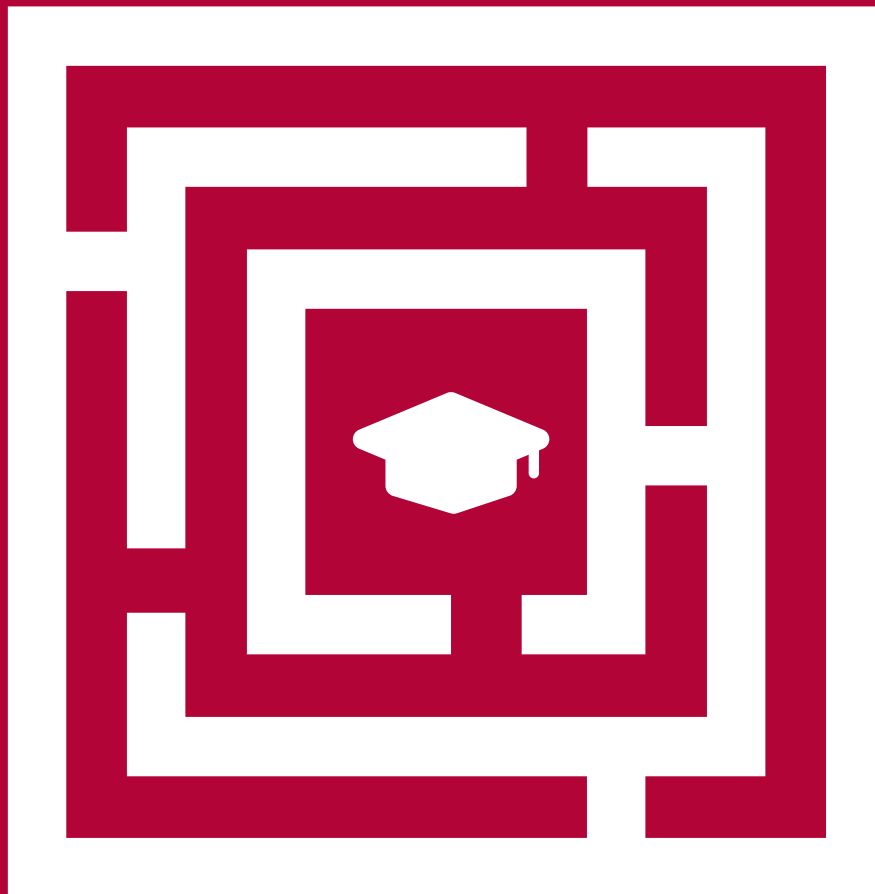
"College opened my eyes to different people and helped me become a lifelong learner," Tonya said. "College teaches you more than just academic content; it teaches you the skills you need to be successful in life."

Tonya graduated from ISU with a Bachelor's degree in Communications and a Master's degree in Student Affairs. Today Tonya uses her higher education and personal experience in her work as the Director of 21st Century Scholars Office at Marian University—helping the next generation of Scholars fulfill the promise of a college degree.

Today's College Completion Maze

For many Hoosier students today, the path to and through college is a confusing maze that all too often ends with debt and no degree.

1. **College Saving:** How much should I save? Will it be enough?
2. **College Planning:** What are my interests? What are my talents? What courses should I take?
3. **College Selection:** How do I choose a college? What should I study? What credential do I need?
4. **College Transition:** How do I adjust to college? Where do I go for help?
5. **College Completion:** What major should I choose? How do I stay on track to graduate?



What's Possible: A Guided Path to College Completion

Hoosier students need a clear path to college completion with more purposeful planning, rigorous preparation and proactive support every step of the way.



1. **Simplified Saving:** Parents of young children are prompted to open a college savings account and given clear guidance on how much to save based on income and academic goals.
2. **Purposeful Planning:** K-12 students learn how to plan, prepare and pay for college and careers as an integrated part of their core curriculum.
3. **Simplified Selection:** High school students explore how well potential college choices align with their interest areas and family finances as a precursor to the college application process.
4. **Seamless Transition:** First-year college students and returning adults have structured transitional support in the form of a summer bridge program, first-year experience course or related programming.
5. **On-time Completion:** Customized degree maps seamlessly integrate with guided course selection and “one click” registration and proactive advising that keeps students on track for graduation.

Increasing College Affordability

Many of the questions about the value of higher education today are rooted in concerns about why college costs so much and anxiety about how families can afford to pay for it.

More than three-quarters of Americans today do not believe education beyond high school is affordable for everyone who needs it. At one time, many college students could afford to pay as they go—now most rely on borrowing. Today, nearly two-thirds of Indiana college students finish with debt; average loan debt has reached nearly \$30,000 per student and average loan amounts have increased 50 percent in the past decade alone.

Anticipating the cost of college is hard for most families to understand with unpredictable increases in tuition and fees, other less-obvious costs of attendance, and significant variations between the advertised sticker price and the “packaged prices” offered to some students. Saving for college—when it happens at all—is often sporadic and inadequate. Paying for college out of pocket, while once an option for the majority of students, is now mostly out of reach to all but the wealthiest families. Indiana is justifiably proud of its status as one of the nation’s most generous providers of

need-based financial aid, an approach that helps thousands of students from low-income families afford a college education every year. Yet, the current system does relatively little to help middle-class Hoosiers pay for college. As a result, most families resort to student loans—credit that is easy to get but is often crippling to pay off.

Daunting as the challenges may seem, the data suggest they are not insurmountable. Students with a savings account in their name are both more likely to attend college and to graduate. Recent state financial aid reforms and Indiana’s *15 to Finish* campaign are keeping more students on track to graduate on time and cutting the cost of college in the process. Greater financial literacy and increased truth-in-lending transparency by Indiana colleges has produced double-digit decreases in student borrowing at some campuses. Indiana must sustain and build upon these efforts to support more proactive college planning, informed-decision-making and responsible borrowing by Hoosier students.

In recognition of these challenges and opportunities, the Commission will champion state policies and local practices that promote greater college affordability, including the following:

Increase College Saving

1. Champion state policies and local practices that encourage early and ongoing contributions to college 529 savings plans, including streamlined options for Hoosiers to dedicate state tax refunds to an Indiana college 529 savings plan.
2. Measure and publicly report student participation rates in college 529 savings plans in school reporting and the Indiana College Readiness Reports.
3. Provide greater transparency in college costs related to tuition discounting and institutional aid.

4. Explore college affordability strategies for middle-class Hoosiers, including clear benchmarks for college saving and shifting reliance on student debt.
5. Encourage more Indiana employers to offer their employees up-front tuition support, tuition reimbursement and matching contributions to college savings plans.

Reduce College Costs

6. Promote adoption of banded tuition structures that encourage students to take 15 credits per semester.
7. Leverage technology and on-line options to bring down the cost of learning materials and instructional costs.
8. Enhance state's Return on Investment reporting to increase transparency on the elements of college costs beyond tuition and fees, including books and room and board.
9. Promote institutional analysis and action plans to address gaps in student support, e.g., affordable transportation and close-to-campus childcare.

10. Increase access to a range of accelerated, online and competency-based options that enable students to attend college full time, balance work and family obligations and graduate faster.
11. Allow state financial aid to be used on an accelerated timeline for students in accelerated and competency-based degree programs.

Promote Student-Friendly Practices

12. Consider aligning Indiana's financial aid filing deadline with the federal tax-filing deadline, and encourage financial aid-filing assistance partnerships with tax preparers and other financial institutions.
13. Integrate financial literacy courses and instruction as required components of the core curricula for all Indiana high school and college students.
14. Increase student awareness and participation in income-based repayment and public service loan forgiveness programs for federal student loans.

The cost of college in Indiana has increased by more than **70% since 2000.**

(The Institute for College Access & Success, 2015)

Tuition and fees account for only **about half of the total cost of college attendance.**

(The Institute for College Access & Success, 2015)

Nearly **2/3 of Indiana college students finish with debt and average loan debt has reached nearly **\$30,000** per student.**

(The Institute for College Access & Success, 2015)

Improving College Readiness

Indiana's success in increasing college access is marked by a growing recognition that "college-bound" often does not mean "college-ready."

Hoosier high school graduation rates are at an all-time high and Indiana's college-going rate—which once lagged behind most states—is now above the national average. Yet, a closer look at Indiana's college-going data reveals serious gaps in academic preparation for recent high school graduates, particularly in mathematics. More than a quarter of Indiana's college-prep diploma graduates today require remedial coursework in college. Readiness rates are even lower for students who graduate with the state's minimum high school diploma, nearly two-thirds of whom require remediation.

Hoosiers who leave high school lacking basic math and English skills are placed at a serious disadvantage. They are far less likely to complete a college degree or workforce credential and have fewer prospects for meaningful employment and career advancement. Indiana's college-readiness challenges are not limited to academic preparation alone, however. Many Hoosiers, especially students from low-income backgrounds and those who

are the first in their families to go to college, lack adequate college planning support, struggle to navigate the college testing, financial aid and admission processes, and often make uninformed or ill-advised decisions about where they choose to continue their education, what they study and what credential they pursue.

With a statewide student-to-counselor ratio that has grown to more than 600 to 1 in Indiana high schools today, it's clear that traditional guidance models are not sufficient at a time when purposeful planning for postsecondary education has become a necessity for all students. Indiana must take a more intentional, consistent and comprehensive approach to college preparation, from integrating college-readiness concepts into core classroom subjects and diploma requirements to engaging a broader base of business and community champions who can extend college-readiness experiences beyond the school counselor's office.

In recognition of these challenges and opportunities, the Commission will champion state policies and local practices that increase college readiness, including the following:

Improve Student Preparation

1. Establish a more academically rigorous high school diploma, including the completion of four years of high school math for all students.
2. Align high school math content and course sequences with the expectations of college programs of study and employers.
3. Encourage Indiana colleges to make four years of high school math an admissions requirement for recent high school graduates.
4. Incorporate a broader range of college-readiness measures into annual school performance reports and high school accountability measures, including student financial aid filing, 21st Century Scholar participation and postsecondary remediation rates.

Smooth College-Readiness Transitions

5. Integrate Indiana's Scholar Success Program expectations for 21st Century Scholars into high school graduation requirements for all students.
6. Support more intentional college and career planning by making the state's "Preparing for College & Careers" and "Personal Financial Responsibility" courses part of the state's high school diploma.
7. Explore transitioning from current state high school assessments to national college entrance exams to simplify the testing process, reduce test administration costs and better identify students for remediation interventions and advanced college-level coursework.
8. Expand statewide access and student participation in summer bridge programs and related experiences that prepare recent high school graduates to transition to college successfully.

Expand College-Readiness Capacity

9. Collaborate with teacher preparation programs to better integrate college and career planning content and best practices into educator and school counselor programs.
10. Address teacher shortages in high-need areas by recruiting retired educators, offering differentiated pay for current teachers and providing release time for qualified employees in non-teaching professions.
11. Expand statewide capacity for earning college credit in high school, including dual credit, Advanced Placement and career and technical education programs.
12. Encourage community engagement and investment in pre-college preparation and student support programs, including Indiana's network of College Success Coalitions and College & Career Mentoring program.



More than **1/4** of Indiana high school graduates who earn the state's college-prep diploma currently require remedial coursework in college. (Indiana Commission for Higher Education, 2016)

Nearly **2/3** of Hoosiers who graduate with the state-minimum diploma require remediation. (Indiana Commission for Higher Education, 2016)

Fewer than **1 in 10** remedial students nationwide graduate from community colleges within three years and little more than a third complete bachelor's degrees in six years. (Complete College America, 2012)

Strengthening Student Support

As Indiana's college-going population has become more diverse, the need for more structured support that keeps students on track for success has increased.

Significant gaps in college graduation rates exist by student income level, race and ethnicity at campuses across Indiana. For 25 years, the 21st Century Scholars program has demonstrated the state's commitment to closing these education attainment gaps. The promise of four years of paid college tuition has helped nearly 70,000 low-income Hoosiers pursue higher education. Scholars now enroll in college at greater rates than their peers across all income levels—but far too many never graduate.

Efforts to increase Scholar success rates have ramped up in recent years, coupling financial support for college with more explicit expectations and proactive interventions. Many of the practices that are proving effective for Scholars could benefit all students—approaches that simplify choices, streamline processes and target support to students when they need it.

At the same time, some at-risk populations benefit from policies and practices that are often at odds with what traditional students want or expect. Because returning adults and commuter students must often balance school and work with family responsibilities, they need more flexible on-line options and on-campus classes condensed to as few days as possible without long breaks in between. These students also need courses offered at consistent times during the day or evening throughout the year—predictability that their families need and their employers expect.

Some practices work for all students, including: supportive faculty and mentors, clear maps to graduation, math requirements aligned with each college major and career path, and proactive advising at the first sign of trouble. Such approaches should be implemented fully at scale at each campus across the state.

In recognition of these challenges and opportunities, the Commission will champion state policies and local practices that strengthen student support, including the following:

Scale Guided Pathways

1. Simplify student choice by organizing programs of study around broad groupings of related majors, or meta-majors, that help students narrow their focus to a specific major without extending their time to graduation.
2. Encourage adoption of whole programs of study that provide a default set of recommended courses each semester and link college degree maps to course registration.
3. Ensure required math courses are aligned with college students' programs of study and career paths with quantitative reasoning as the default placement for non-technical programs.

4. Implement early-warning data systems and proactive advising practices that leverage technology to monitor student progress and proactively target interventions based on individual student need.

Support At-Risk Students

5. Extend annual Scholar Success Program expectations for 21st Century Scholars beyond high school graduation through college completion.
6. Ensure state financial aid recipients are equipped to succeed in college through consistent placement in first-year experience courses and cohort-based student learning communities.
7. Strengthen eligibility requirements and participation agreements for higher education providers that serve state financial recipients to include high-impact practices for academic advising, student-faculty engagement, financial literacy and career preparation.

8. Encourage cohort-based models and block-scheduling for degree-seeking, part-time students that ensure a more timely path to completion.
9. Encourage campuses with significant commuter-student populations to offer courses in predictable scheduling blocks that limit trips to campus, reduce down time between classes and provide greater flexibility for balancing employment and family obligations.
10. Establish a one-stop-shop model and streamlined administrative processes for returning adults, veterans and transfer students.
11. Ensure more productive college transfer by encouraging degree-seeking students to complete the general education core curriculum or an Associate degree before transferring to another college.



More than **750,000** Hoosier adults have some college but no degree. (Lumina Foundation for Education, 2015)

Only **14%** of graduates strongly agree they were supported by professors who cared, made them excited about learning and encouraged their dreams. (Gallup-Purdue Index, 2013)

Graduates who felt “supported” during college are **nearly 3 times** as likely to be thriving than those who didn’t feel supported. (Gallup-Purdue Index, 2013)